

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John Chladni
 Diane Chladni
 Debtors

Case No. 15-17950-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Feb 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2018.

db/jdb tr John Chladni, Diane Chladni, 1340 Butztown Road, Bethlehem, PA 18017-3226
 +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13632513 +Alcas Cutlery, C/O Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010
 13854990 +Barton Knochenmus, Esq., 105 E Poplar St, W Nanticoke PA 18634-1119
 13632516 Chase, PO Box 183166, Columbus, OH 43218-3166
 13632517 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
 13632518 +Citizens Auto Finance, 480 Jefferson Boulevard, Warwick, RI 02886-1359
 13637231 City of Bethlehem, Water & Sewer, PO BOX 440, Bethlehem, PA 18016-0440
 13637230 +City of Bethlehem, Water & Sewer, 10 East Church Street, Bethlehem, PA 18018-6005
 13632522 +Financial Recoveries, 200 East Park Dr Ste 100, Mt Laurel, NJ 08054-1297
 13632524 +JPMorgan Chase Bank, NA, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
 13712715 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 13632527 +St Luke's University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
 13632529 +Verizon, PO Box 5029, Wallingford, CT 06492-7529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: knochenmuslaw@gmail.com Feb 09 2018 01:18:53 BARTON KNOCHENMUS, 1275 Glenlivet Drive Suite 100, Allentown, PA 18106-3107

smg +E-mail/Text: robertsl2@dnb.com Feb 09 2018 01:19:07 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 09 2018 01:19:02 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Feb 09 2018 01:19:08 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 09 2018 01:19:05 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13632514 +EDI: CAPITALONE.COM Feb 09 2018 01:18:00 Capl/Boscv, PO Box 30253, Salt Lake City, UT 84130-0253
 13632515 +EDI: CAPITALONE.COM Feb 09 2018 01:18:00 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
 13649861 EDI: CAPITALONE.COM Feb 09 2018 01:18:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13632519 +EDI: WFNNB.COM Feb 09 2018 01:18:00 Comenity Bank/LNBryant, PO Box 182789, Columbus, OH 43218-2789
 13632520 +EDI: WFNNB.COM Feb 09 2018 01:18:00 Comenity Bank/Womnwthn, PO Box 182789, Columbus, OH 43218-2789
 13632521 +EDI: CITICORP.COM Feb 09 2018 01:18:00 Exxon Mobil Citi Bank, PO Box 6497, Sioux Falls, SD 57117-6497
 13632525 +EDI: WFNNB.COM Feb 09 2018 01:18:00 Lane Bryant Retail, 450 Winks Ln, Bensalem, PA 19020-5943
 13632526 +E-mail/Text: banko@berkscredit.com Feb 09 2018 01:18:57 Lehigh Magnetic Imaging Center, C/O Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
 13628489 EDI: RECOVERYCORP.COM Feb 09 2018 01:18:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13632528 +EDI: RMSC.COM Feb 09 2018 01:18:00 Synchrony Bank Care Credit, PO Box 965036, Orlando, FL 32896-5036

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13632523 ##+JP Morgan Chase Bank, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-4

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

BARTON KNOCHENMUS on behalf of Joint Debtor Diane Chladni knochenmuslaw@gmail.com
BARTON KNOCHENMUS on behalf of Debtor John Chladni knochenmuslaw@gmail.com
DENISE ELIZABETH CARLON on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, National Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	John Chladni	Social Security number or ITIN	xxx-xx-7446
	First Name Middle Name Last Name	EIN	__-__-____
Debtor 2	Diane Chladni	Social Security number or ITIN	xxx-xx-6833
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 11/5/15
Case number:	15-17950-ref	Date case converted to chapter	7 2/6/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Chladni	Diane Chladni
2. All other names used in the last 8 years	aka John Timothy Chladni	aka Diane G Chladni, aka Diane Gordon Chladni, fka Diane G Fegley
3. Address	1340 Butztown Road Bethlehem, PA 18017-3226	1340 Butztown Road Bethlehem, PA 18017-3226
4. Debtor's attorney Name and address	BARTON KNOCHENMUS 1275 Glenlivet Drive Suite 100 Allentown, PA 18106-3107	Contact phone 610-770-3575 Email: knochenmuslaw@gmail.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 2/8/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 16, 2018 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/15/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	